



JOHN WESLEY UNITED METHODIST CHURCH

LOVE GOD. LOVE OTHERS. SERVE THE WORLD.

Dear Friend,

As always, we begin with gratitude—thank you for your continued support and generosity toward the mission and ministries of John Wesley United Methodist Church.

As we look ahead to 2027, we invite you to ***“Be Rooted in Christ and Grow Your Giving.”*** Being rooted in Christ—building your life on a foundation centered on Jesus—strengthens you to stand firm in faith and to live out God’s call in this world.

We are continually humbled by the faithful support of those who share a passion for serving others. Your giving provides essential resources for ministry and reflects the strength of our community and the spirit of generosity that unites us.

As we begin this stewardship season, we ask you to prayerfully consider your pledge. Every gift, in any amount, makes a meaningful difference and is deeply appreciated.

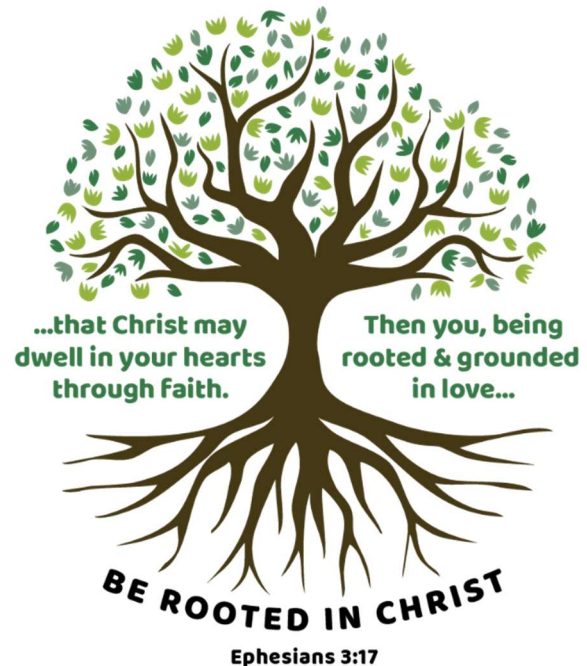
This year, rather than setting a financial goal, we are choosing to move forward in faith—trusting that our needs will be met as we continue the work God has set before us. Like all churches, we maintain a budget, and we believe in being open and transparent about how resources are used. **On the back of this letter, you’ll find a chart of our 2026 budgeted income and expenses.** Some of these are fixed costs, while others can be adjusted based on needs and income. As the chart reflects, we are a vibrant and healthy church—grateful for where we are and always looking to grow forward.

Please consider prayerfully committing to a level of giving that feels meaningful and faithful to you. Scripture offers us guidance about giving, but ultimately, our hearts, circumstances, and means help determine what we are called to give. For some, that may mean a biblical tithe of 10%. For others, tithing may be a goal they are working toward by gradually increasing their giving each year.

As always, we are incredibly grateful for any support you can provide. Our goal is to steward our resources for maximum impact. If you have any questions, you can contact Pastor René Perez at 508-548-3050 or leadpastor@johnwesleyumc.org -or- Dianne Belamarich at 508-397-9487 or dianne@johnwesleyumc.org.

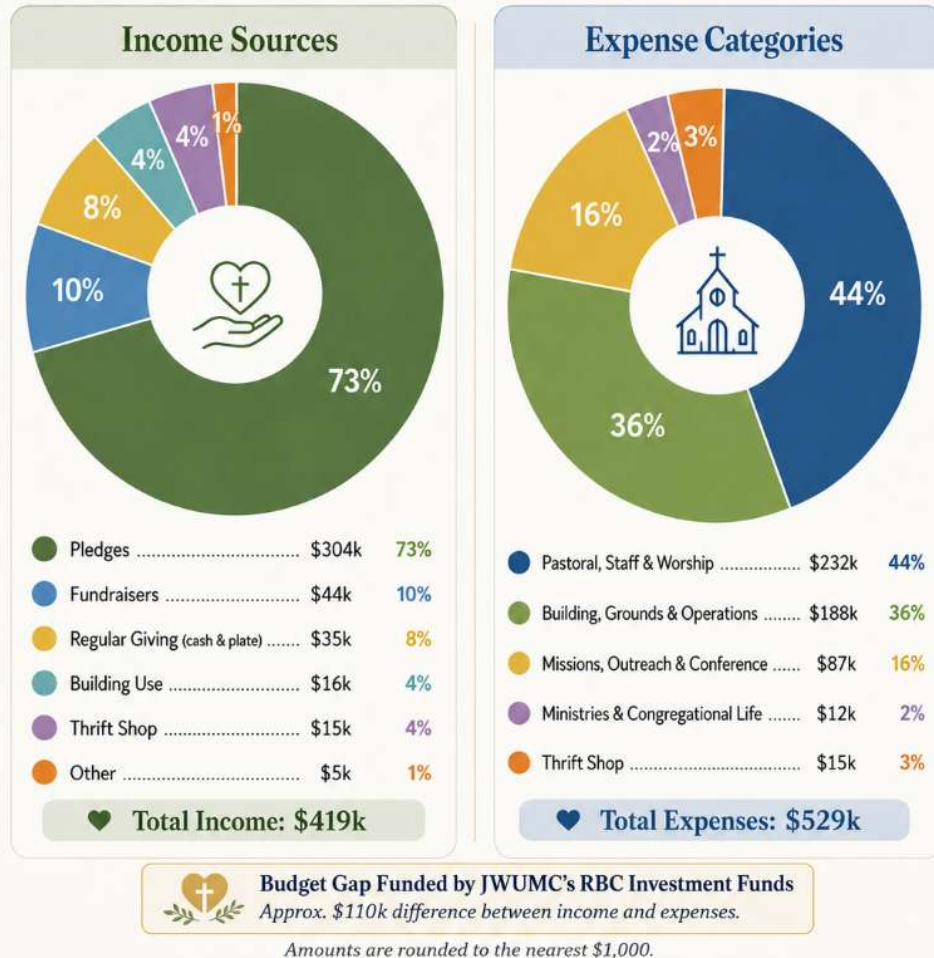
We pray God’s greatest blessings on you,

Dianne Belamarich, Ted Burt, Kate Finemore, Tracy Jaekel and Pastor René Perez



2026 Budget at a Glance

Where our income comes from and how it is spent.



Why are we using the 2026 budget instead of projecting for 2027?

The 2027 budget cannot be developed until we know the amount of financial support that has been pledged. Once pledge commitments are received, we can prepare a budget that accurately reflects our expected income and expenses.

How was the \$110,000 budget difference covered? Why can't we do that every year?

The church has investment funds that can occasionally be used to help cover a budget shortfall. Thanks to several years of strong investment performance, we have been able to use some of those funds to balance the 2026 budget. However, investment returns are never guaranteed, and relying on them year after year is not a sustainable long-term solution.

Why do the thrift shop's income and expenses appear to be the same? I thought the shop was doing very well.

The thrift shop has been performing above expectations and is becoming an increasingly important source of support for our ministry. While it is generating valuable income that will benefit the church in the years ahead, it will not produce enough revenue to fully offset a budget shortfall. Certainly, any surplus it generates will help strengthen the church's financial future.

HOW DOES JWUMC PLAN FOR THE FUTURE?

- Perhaps you were not able to increase your pledge last year. Can you do it this year?
- **There are many in our congregation who give but do not pledge. To those we ask that you consider pledging as a form of stewardship discipline.** The church needs to be able to count on your support.
- For those who have investments, you might find the tax saving strategies, mentioned below, beneficial.
- If you were planning or considering a bequest to the church, perhaps you could adjust your budgeting and add a portion of that bequest each year to your pledge. Enjoy the tax break while you are alive.

PLEDGING BASICS:

- Your pledge will be confidential. Only Pastor René and the church's financial secretary will have knowledge of your pledge.
- You do not need to be a member of JWUMC to pledge.
- **It is important to make a pledge each year. We do not automatically carry your prior year pledge forward.**
- **Simply giving electronically or in the offering plate does not constitute pledging. A pledge card should be prepared.**
- We encourage the use of pledging envelopes if you plan to make manual contributions. This will assure that your pledge is properly credited. Otherwise identifying and tracking the pledge is difficult.

TAX SAVING STRATEGIES

For those of you who have investments, the following are tax saving strategies beyond the standard charitable deduction. They could be a way to help you increase your contribution to JWUMC by off-setting the increase with tax savings.

It is not uncommon for JWUMC to receive major pledges well in excess of \$20,000. In the past we have had \$35,000, \$60,000, 75,000, and currently one family at \$30,000 using these strategies. Perhaps there are others who can step up to this level of generosity.

Stock Transfer

- To avoid paying capital gains tax, make a stock transfer directly to JWUMC.
- The name of the donor does not appear on a stock transfer; therefore, you must notify the church that stock is being transferred each time you do so. You or your broker should contact Elie Harmon, the church treasurer at financejwumc123@gmail.com for the proper procedures to process a transfer. You pay no capital gains tax and deduct the full value of the stock as a standard charitable tax deduction.
- The full value of the stock is tax deductible.

Qualified Charitable Distribution (QCD) from your Individual Retirement Account (IRA)

- Donors who are 70½ at the time the distribution is made from an otherwise taxable IRA (not an ongoing SEP or Simple IRA) may transfer up to \$105,000 annually directly to John Wesley UMC.
- The tax benefit is that the donation is not included in the donor's adjusted gross income. (Thus potentially lowering taxable income, likely decreasing your total income tax bill and lowering Medicare costs.) And this donation will satisfy the required minimum distribution (RMD) in the year it is made. There is no additional standard charitable tax deduction beyond the reduction of the donor's adjusted gross income.

Donor Advised Fund (DAF) is like a Charitable Investment Account

- Many brokerage firms offer their clients Donor Advised Fund Accounts. Appreciated stock can be transferred into these accounts with no capital gains tax. This fund can send a donation check to qualified charities that is fully tax deductible.

Please consult your accountant to confirm that you qualify for any or all these strategies.